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Attorney for Debtor,
Bistermu Mora Salgado

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA**

**In re
Bistermu Mora Salgado,
Debtor.**

**Bistermu Mora Salgado,
Movant,
vs.
Lendify Financial, LLC,
Respondent.**

Case No. 19-02556-LT7

Chapter: 7

**Declaration of Bistermu Mora
Salgado in Support of Debtor's
Motion for Sanctions for Violations
of the Automatic Stay and
Discharge Injunction Against
Lendify Financial, LLC a/k/a
Aura Financial, LLC**

Date: April 2, 2020

Time: 10:00 a.m.

Dept: 3, Room 129

Judge: Hon. Laura S. Taylor

1 I, BISTERMU MORA SALGADO, declare as follows:

- 2 1) I am over the age of 18 years of age. Except where otherwise stated, I have
3 personal knowledge of the facts set forth below and, if called to testify, I could
4 and would testify competently thereto.
- 5 2) On or about March 2, 2018, I entered into an agreement with Lendify for a loan.
- 6 3) On April 30, 2019, I filed a petition in bankruptcy under Chapter 7 of the U.S.
7 Bankruptcy Code and the case was assigned to Judge Laura S. Taylor. A true
8 and correct copy of the docket for the Bankruptcy Case is filed concurrently
9 herewith as **Exhibit A** to the Request for Judicial Notice In Support of the
10 Sanctions Motion (the "RJN").
- 11 4) I included Lendify in my schedules as creditor 4.5 and 4.6 and included Lendify
12 in my creditor matrix. *See*, (ECF. 1, pgs. 23, 55).
- 13 5) On July 3, 2019, Lendify filed a small claims case in the Superior Court of
14 California, County of San Diego, Case. No. 37-2019-00034998-SC-SC-CTL. A
15 true and correct copy of the Register of Actions for Case. No. 37-2019-
16 00034998-SC-SC-CTL is attached hereto as **Exhibit B** and incorporated by this
17 reference. Lendify claims to be owed \$1,691.01 stating "Defendant is
18 delinquent under Defendant's loan agreement with Lendify Financial LLC dated
19 3/2/2018 and has not shown willingness to pay the delinquent amount" And
20 stating the date of delinquency as December 26, 2018. A true and correct copy
21 of the Plaintiff's Claim and Order to Go to Small Claims Court, Case. No. 37-
22 2019-00034998-SC-SC-CTL is attached hereto as **Exhibit C** and incorporated
23 by this reference. Lendify is seeking "Principal owed + finance charges + late
24 fees". (Exhibit C). The date for trial as October 7, 2019. (Exhibit C). The case
25 has not been dismissed, went to trial on October 7, 2019, and resulted in an entry
26 of judgment.
- 27 6) Lendify's actions, in filing the court case against me, and not dismissing it after
28 being told of my discharge, has made me anxious beyond the stress of just filing

1 for my bankruptcy as my case has been discharged and closed.

2 I declare under penalty of perjury that the foregoing statements are true and
3 correct to the best of my knowledge, information and belief. Executed this

4 Third day of February, 2020 in San Diego, California.
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8 Date: 2/3/20
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By: BISTERMU MORA S
Bistermu Mora Salgado
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